

Signed: November 13, 2008

SO ORDERED

Nancy V. Alquist

NANCY V. ALQUIST

U. S. BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
(Baltimore Division)

In re:

HARRY D. HERSHY, JR. * Case No. 08-22340NVA
REGINA HERSHY * Chapter 7
Debtors *

* * * * *

**MEMORANDUM TO DEBTORS AND DEBTORS' COUNSEL REGARDING
REAFFIRMATION AGREEMENT**

A presumption of undue hardship arises in the above captioned reaffirmation agreement pursuant to 11 U.S.C. § 524(m)(1) and the Debtors have failed to sufficiently rebut in writing that presumption because Part D of the reaffirmation agreement is significantly different when compared to Schedules I and J. The Debtors shall file an amended reaffirmation agreement setting forth specific facts that suffice to meet the requirements of 11 U.S.C. §524(m)(1). If the Debtors fail to file an amended reaffirmation agreement within 14 days, then a hearing on the instant reaffirmation agreement will be needed.

cc: Harry D. Hershey, Jr., Debtor
Regina Hershey, Debtor
Nicholas J. DePizzo, III
Marc H. Baer, Trustee

END OF ORDER